

From: Billy J. Torr
Delphi, Flint East, Retiree

To: The Honorable Robert D. Drain
United State Bankruptcy Judge-Southern District of NY
One Bowling Green
New York, NY 1004-1408

Subject: Docket Number 05-44481 (RDD)

Judge Drain,

I signed a contract with Delphi to retire on December 31, 2008 in return for Delphi providing severance payments to me in the form of 24 checks mailed twice per month throughout the year in 2009. This is a contract signed by both parties in return for a Release of Claims and was entered into during the period that Delphi was in bankruptcy. This was not a provided benefit, but rather a contract liability which they are obligated to pay. My wife and I are using that funding to try to pay off the mortgage of our home and to retire some remaining debt from our children's college expenses. It is my opinion that this severance pay is a contract and they must pay it. Thank you for the courts consideration in this matter that is so important to many affected people.



Billy J. Torr
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